

United States Bankruptcy Court
District of Oregon

In re Jay M. Horenstein

Debtor(s)

Case No. 05-31467-tmb7
Chapter 7**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$ <u>1,100.00</u>
Prior to the filing of this statement I have received.....	\$ <u>791.00</u>
Balance Due.....	\$ <u>309.00</u>

2. \$ 209.00 of the filing fee has been paid.

CLERK, U.S. BANKRUPTCY COURT
DISTRICT OF OREGON

3. The source of the compensation paid to me was:

<input checked="" type="checkbox"/> Debtor	<input type="checkbox"/>	Other (specify):	<u>MAR - 4 2005</u>
--	--------------------------	------------------	---------------------

4. The source of compensation to be paid to me is:

<input checked="" type="checkbox"/> Debtor	<input type="checkbox"/>	Other (specify):	LODGED _____ REC'D <u>EB</u> PAID _____ DOCKETED _____
--	--------------------------	------------------	---

5. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
 a. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
 b. [Other provisions as needed]

Exemption planning; preparation and filing of any deficiency petition, schedules and related documents.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 3/4/05


M. Caroline Cantrell
 M. Caroline Cantrell & Assoc. PC
 525 NE Oregon St., Ste 320
 Portland, OR 97232
 503-236-9211 Fax: 503-236-0209
info@bankruptcyoregon.com

UNITED STATES BANKRUPTCY COURT
DISTRICT OF OREGON

In re

Jay M. Horenstein

Debtor(s)

) Case No. 05-31467-tmb7
)
) INDIVIDUAL DEBTOR'S*
) STATEMENT OF INTENT
) ABOUT THE DISPOSITION
) OF ESTATE PROPERTY
) USED AS COLLATERAL TO
) SECURE CONSUMER DEBTS;
) AND CREDITOR REMEDY

(NOTE: There may
be no Case No.
if this was filed
with the original
papers, BUT you
will receive full
information on
this case within
about 30 days!)

CLERK, U.S. BANKRUPTCY COURT
DISTRICT OF OREGON

MAR - 4 2005

LODGED REC'D OB
PAID DOCKETED ***IMPORTANT NOTICES TO DEBTOR(S):**

(1) SIGN AND FILE this form even if you show "NONE," AND, if creditors are listed, have the service (e.g., mailing) certificate COMPLETED; AND
 (2) Failure to perform the intentions stated below within 45 days of filing this document can result in prompt relief for the creditor from the Automatic Stay protecting your property.

CREDITOR	PROPERTY	PROPERTY WILL BE SURRENDERED	PROPERTY TO BE RETAINED (CHECK ANY APPLICABLE STATEMENT)			
			PROPERTY IS CLAIMED AS EXEMPT	PROPERTY WILL BE REDEEMED PER 11 USC §722	PROPERTY WILL BE REAFFIRMED PER 11 USC §524(c)	WILL NOT REAFFIRM - CONTRACT CURRENT
GE Capital	Copier - leased	X				
WFS Financial	2002 Ford Focus KBB \$9,225-\$12,095 (interior damage)					X
Wells Fargo Finance	Furniture				Reaffirmed at Fair market Value	

I, THE UNDERSIGNED DEBTOR, CERTIFY THAT THE ABOVE IS MY INTENTION AS TO PROPERTY SECURING CONSUMER DEBTS.

DATE: 3/2/05

xxx-xx-2402

LAST 4 DIGITS OF SOC. SEC.#

13155 SW Brianne Way

DEBTOR'S MAILING ADDRESS

Tigard, OR 97223-0000

I, THE UNDERSIGNED, CERTIFY THAT COPIES OF BOTH THIS DOCUMENT AND LOCAL FORM #715 WERE SERVED ON BOTH: (a) ANY CREDITOR NAMED ABOVE, AND (b) THE TRUSTEE IF THIS STATEMENT WAS NOT FILED WITH THE PETITION.

DATE: 3-4-2005

OSB 91031

OSB# (if attorney)

M. Caroline Cantrell 503-236-9211

PRINT OR TYPE SIGNER'S NAME & PHONE NO.

525 NE Oregon St., Ste 320 Portland, OR 97232

SIGNER'S ADDRESS (if attorney)

NON-JUDICIAL REMEDY WHEN CONSUMER DEBTOR FAILS TO TIMELY PERFORM STATED INTENTIONS

Creditors, see Local Form #715 [which is either on the back of, or attached to, this document] if you wish information on how to obtain NON-JUDICIAL relief from the automatic stay of 11 U.S.C. §362(a) as to your collateral.

COURT ORDERED CREDITOR'S REMEDY WHEN CONSUMER DEBTOR FAILS TO TIMELY PERFORM STATED INTENTIONS

A creditor may receive relief from the Automatic Stay, using instructions and forms provided by the Clerk's office (PORTLAND (503)326-2231, or EUGENE (541)465-6448), if a debtor fails to perform the intentions stated above within 45 days of this form's service date. The creditor shall conform to all procedures set forth in the current version of Local Forms #720.50, 720, and 721; EXCEPT THE FOLLOWING SPECIFIC MODIFICATIONS MAY BE MADE TO LOCAL FORM 720.50:

1. The Notice of Motion shall be placed on Local Form #720; AND
2. The Motion need only: (a) attach a true copy of the Debtor's Statement of Intention received by the creditor; (b) state the debtor failed to perform such intention within 45 days of the service date; and (c) request Relief from the Automatic Stay.

QUESTIONS????

Call an attorney with questions about these procedures or the law. However, only call the debtor's attorney if you have questions about the debtor's intent as to your collateral.

**PROCEDURES CREATED BY THE BANKRUPTCY COURT CONCERNING REQUESTS FOR NON-JUDICIAL RELIEF
FROM THE AUTOMATIC STAY AS TO SECURED COLLATERAL IN CHAPTER 7 CASES**

If you are interested in expediting relief from the automatic stay of 11 U.S.C. §362(a) as to property in which you hold a security interest, **YOU MUST FURNISH** the trustee, debtor, and any debtor's attorney, a statement of the balance due and estimated property value. **ALSO ATTACH** a copy of your security agreement and other documents required for perfection (e.g., if the security is an automobile, a copy of the certificate of title showing your security interest). **YOU MUST ALSO ATTACH** a completely filled out (except for signatures) copy of LBF #750.

DO NOT FILE THE REQUEST NOR ANY COPIES THEREOF WITH THE COURT! ALSO, YOU ARE NOT REQUIRED TO FILE THE COMPLETED LBF #750 WITH THE COURT TO MAKE THIS RELIEF EFFECTIVE!

Under §522(f) of the Bankruptcy Code the debtor may request a judicial lien or a non-possessory, non purchase-money security interest on certain exempt property be voided to the extent the exemption is impaired by the lien or security interest. Under §722 the debtor may request the court determine the value of certain personal property and permit the debtor to redeem the property from any lien against it by paying that value to the lien holder. Because of these two sections, the consent of both the trustee and debtor is required to permit a repossession or foreclosure without court order.

IF YOUR REQUEST TO RECEIVE NON-JUDICIAL RELIEF FROM STAY WILL BE MADE AT THE MEETING OF CREDITORS (OR IS SERVED WITHIN 15 DAYS PRIOR TO SUCH MEETING AND therefore will be considered at the meeting), it must be in writing and contain all the information required paragraph one. Copies of all documents must be submitted to the debtor and any debtor's attorney prior to that meeting.

IF YOU WISH TO RECEIVE NON-JUDICIAL RELIEF FROM STAY PRIOR TO THE MEETING OF CREDITORS, OR IF YOUR REQUEST IS MADE AFTER THE MEETING OF CREDITORS, IT MUST BE IN WRITING AND contain all the information required in the paragraph one. If the request includes a signed debtor stipulation, nothing further is required and the trustee may immediately process the request. However if the request does not include a signed debtor stipulation, then it MUST BOTH: (1) certify copies of all documents were simultaneously served on (e.g., mailed to) the debtor and any debtor's attorney, AND (2) clearly set out the following notice:

"By way of this letter the debtor is informed that the trustee may grant non-judicial relief from the automatic stay as to the property UNLESS THE TRUSTEE IS NOTIFIED IN WRITING WITHIN 15 DAYS AFTER THE MAILING OF THIS REQUEST THAT THE DEBTOR OBJECTS TO SUCH RELIEF. Such relief shall constitute a termination of the stay provided by 11 U.S.C. §362(a) and will permit this creditor to foreclose his lien or security interest by repossession or as otherwise provided by law."

Objections to non-judicial relief from the automatic stay, unless made at the meeting of creditors, must be in writing, with a copy simultaneously served on the debtor, requesting creditor, trustee, and their respective attorneys of record. The objection must be post-marked by the 15th day after the request was served, and received by the trustee within 20 days, or the trustee may grant the request.

If the trustee receives a timely objection from the debtor, the trustee shall not grant non-judicial relief or consider repetitive requests by the same creditor unless the debtor withdraws such objection in writing.

The trustee will grant non-judicial relief from the automatic stay if the above requirements are met, the debtor does not timely object or stipulates in writing to such relief, and there appears to be no equity in the property for the benefit of creditors.

Signing of LBF #750 by the trustee, granting non-judicial relief, shall constitute a termination of the stay of an act against such property under 11 U.S.C. §362(a). The trustee, however, shall not be deemed to have abandoned his/her interest in the property, nor have waived any other rights as to the property. Any non-exempt equity in the property remaining after disposition shall be immediately returned to the trustee.

If either the trustee or debtor(s) will not agree to such relief for any reason, you must file a motion for relief from stay under §362(d). Instructions and forms may be obtained from the Clerk's office.

IMPORTANT. All requests to the trustee MUST be accompanied by a self-addressed and stamped envelope, or the trustee need not respond.

*****SEE REVERSE/ATTACHED*****

MAR - 4 2005

United States Bankruptcy Court
District of OregonLODGED _____ REC'D EB
PAID _____ DOCKETED _____In re Jay M. Horenstein

Debtor

Case No. 05-31467-tmb7Chapter 7**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	15,610.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		13,704.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		10,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		154,240.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,000.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,483.00
Total Number of Sheets of ALL Schedules		23			
			Total Assets	15,610.00	
			Total Liabilities		177,944.00

In re **Jay M. Horenstein**Case No. **05-31467-tmb7**

Debtor

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
--------------------------------------	---	------------------------------------	---	-------------------------

NoneSub-Total > **0.00** (Total of this page)Total > **0.00****0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re Jay M. HorensteinCase No. 05-31467-tmb7

Debtor

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash	-	400.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank of America Checking and Savings	-	25.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit Landlord	-	950.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods & Furnishings	-	2,800.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		CDs, DVDs, Wall Hangings, Books, Misc Items	-	400.00
6. Wearing apparel.		Clothing and Personal Items	-	700.00
7. Furs and jewelry.		Jewelry (watch)	-	50.00
8. Firearms and sports, photographic, and other hobby equipment.		Exercise, Tennis, Camping Equipment, 35mm Camera, Ski Rack	-	600.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
				Sub-Total >
				5,925.00
			(Total of this page)	

3 continuation sheets attached to the Schedule of Personal Property

In re Jay M. HorensteinCase No. 05-31467-tmb7

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Smith Barney Account	-	85.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		Sole Shareholder in Westlake, WCL Financial Group; Westlake Holding, Inc. (business assets include 3 monitors, 2 computers, desks, file cabinets, misc office supplies, fax, total value = \$400; debt exceeds value of business)	-	0.00
13. Interests in partnerships or joint ventures. Itemize.		Partnership interest in Pankration Properties, LLC (1/3 interest in real prop fmv abt 110,000 , owe abt 90,000 no equity no other assets)	-	Unknown
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
Sub-Total > (Total of this page)				85.00

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

In re Jay M. HorensteinCase No. 05-31467-tmb7

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Personal Injury Claim - anticipates less than \$10,000, Atty: Gary Kahn 503 227-4488 Potential Claim against Larry Lewis (mold problem related to real estate purchase) Statute of Limitations expires 12/05 Potential Claim for damages against Global Broker Systems (promoted illegal activities that resulted in fax law suit against debtor for \$1500)	-	Unknown
21. Patents, copyrights, and other intellectual property. Give particulars.	X		-	Unknown
22. Licenses, franchises, and other general intangibles. Give particulars.	X		-	Unknown
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Ford Focus KBB \$9,225-\$12,095 (interior damage)	-	8,700.00
24. Boats, motors, and accessories.	X		-	
25. Aircraft and accessories.	X		-	
26. Office equipment, furnishings, and supplies.		Desk, Printer, Hutch, Computer, Monitor, Misc Office Supplies and Software, Trade Books, Phones, Misc Items	-	900.00
27. Machinery, fixtures, equipment, and supplies used in business.	X		-	
28. Inventory.	X		-	
29. Animals.		Dogs	-	0.00
30. Crops - growing or harvested. Give particulars.	X		-	
31. Farming equipment and implements.	X		-	
32. Farm supplies, chemicals, and feed.	X		-	
Sub-Total > (Total of this page)				9,600.00

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

In re **Jay M. Horenstein** _____ Debtor

Case No. 05-31467-tmb7

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Sheet 3 of 3 continuation sheets attached
to the Schedule of Personal Property

Sub-Total >	0.00
(Total of this page)	
Total >	15,610.00

In re Jay M. HorensteinCase No. 05-31467-tmb7

Debtor

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.

11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Cash on Hand			
Cash	ORS § 18.345(1)(o)	400.00	400.00
Security Deposits with Utilities, Landlords, and Others			
Security Deposit Landlord	ORS §§ 18.395, 18.402	25,000.00	950.00
Household Goods and Furnishings			
Household Goods & Furnishings	ORS § 18.345(1)(f)	3,000.00	2,800.00
Books, Pictures and Other Art Objects; Collectibles			
CDs, DVDs, Wall Hangings, Books, Misc Items	ORS § 18.345(1)(a)	600.00	400.00
Wearing Apparel			
Clothing and Personal Items	ORS § 18.345(1)(b)	700.00	700.00
Furs and Jewelry			
Jewelry (watch)	ORS § 18.345(1)(b)	1,050.00	50.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
Smith Barney Account	ORS §§ 18.358, 238.445	100.00	85.00
Other Contingent and Unliquidated Claims of Every Nature			
Personal Injury Claim - anticipates less than \$10,000, Atty: Gary Kahn 503 227-4488	ORS § 18.345(1)(k)	10,000.00	Unknown
Potential Claim against Larry Lewis (mold problem related to real estate purchase) Statute of Limitations expires 12/05	ORS § 18.345(1)(k)	10,000.00	Unknown
Automobiles, Trucks, Trailers, and Other Vehicles			
2002 Ford Focus KBB \$9,225-\$12,095 (interior damage)	ORS § 18.345(1)(d)	1,700.00	8,700.00
Office Equipment, Furnishings and Supplies			
Desk, Printer, Hutch, Computer, Monitor, Misc Office Supplies and Software, Trade Books, Phones, Misc Items	ORS § 18.345(1)(c)	3,000.00	900.00
Animals			
Dogs	ORS §18.345(1)(e)	1,000.00	0.00
Other Personal Property of Any Kind Not Already Listed			
Accrued Wages/Commissions - no commissions owed at time of filing	ORS § 18.385	75%	0.00

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re Jay M. Horenstein

Case No. 05-31467-tmb7

Debtor

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

In re **Jay M. Horenstein**Case No. **05-31467-tmb7**

Debtor

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Jay M. Horenstein,
DebtorCase No. 05-31467-tmb7**SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**
(Continuation Sheet)**Taxes and Certain Other Debts
Owed to Governmental Units****TYPE OF PRIORITY**

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No.		03 Income tax				7,500.00	7,500.00
IRS 1220 SW 3rd MS0240 Portland, OR 97204	-						
Account No.		03 Income tax				2,500.00	2,500.00
ODR Bankruptcy Dept 955 Center St. NE Salem, OR 97301	-						
Account No.							
Account No.							
Account No.							
Account No.							

Sheet 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal (Total of this page)	10,000.00
Total (Report on Summary of Schedules)	10,000.00

In re **Jay M. Horenstein**

Case No. 05-31467-tmb7

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			AMOUNT OF CLAIM
			CONTINGENT	UNLIQUIDATED	DISPUTED	
Account No.			Corporate debt			2,400.00
Allegiance Telecom 9201 N Central Expressway Dallas, TX 75231	-					
Account No.			Medical bill			349.00
Allergy Assoc. 233 NW 16th Portland, OR 97209	-					
Account No.			Services			95.00
America Online GPO P.O. Box 29593 New York, NY 10087-9593	-					
Account No.			Insurance premium			144.00
American Family Ins. c/o Credit Collection Services Two Wells Ave. #1 Newton Center, MA 02459	-					

9 continuation sheets attached

Subtotal
(Total of this page)

In re **Jay M. Horenstein**Case No. **05-31467-tmb7**

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT INU ING ENT	UNL IQU IDA TE D	DIS PUT ED	AMOUNT OF CLAIM
Account No.	-	Assigned claim for North Lake Physical Therapy				0.00
Asset Recovery Group, Inc. P.O. Box 14949 Portland, OR 97293	-	Precautionary corporate debt				0.00
Account No.	-	Corporate debt - personal guarantor				1,000.00
Associated Business Systems 8909 SW Barbur Blvd. #100 Portland, OR 97219	-	Corporate debt - personal guarantor				0.00
Account No.	-	Utility bill				353.00
Bank of the West Payments Dept P.O. Box 8160 Walnut Creek, CA 94596	-					
Account No.	-					
CIS Phoenix Management Solutions 7352 SW Durham Rd. Portland, OR 97224	-					
Account No.	-					
City of Portland - Water Works Attn: Linda S. Law., Esq. 1221 SW 4th Ave., Room 430 Portland, OR 97204	-					

Sheet no. 1 of 9 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal
(Total of this page) 1,353.00

In re **Jay M. Horenstein**Case No. **05-31467-tmb7**

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT INGENT	UNLI QUIDATE D	DISPUTED	AMOUNT OF CLAIM
Account No.		Homeowners Assoc fee				
Community Management Inc 2105 SE 9th Ave. Portland, OR 97214	-					405.00
Account No.		Assigned claim for Metro West Ambulance				
Consolidated Credit Services P.O. Box 713 Hillsboro, OR 97123	-					0.00
Account No.		Personal loan				
Corey & Craig Egner Bella Vista Homes 1972 SW 8th Gresham, OR 97080	-					20,000.00
Account No.		Precautionary				
Countrywide Home Loans P.O. Box 260599 Plano, TX 75026	-					3,000.00
Account No.		Corporate debt				
DHL 515 W Greens Rd #100 Portland, OR 97229	-					200.00

Sheet no. 2 of 9 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal
(Total of this page) **23,605.00**

In re **Jay M. Horenstein**Case No. **05-31467-tmb7**

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			T	I	Q	
Account No.		Precautionary				0.00
Enterprise Chiropractic Clinic 9900 SW Greenburg Rd. #225 Portland, OR 97223	-					
Account No.		Corporate debt - personal guarantor				6,000.00
Fairway Center 528 B Street Santa Rosa, CA 95401	-					
Account No.		Assigned claim for PTCU				0.00
Fidelity Collection Service P.O. Box 429 Hillsboro, OR 97123-0429	-					
Account No.		Attorney for J. Katherine Putnam				0.00
Greg A. Pfister PC 720 SW Washington St. #750 Portland, OR 97205	-					
Account No.		Corporate debt - personal guarantor				1,900.00
Grubb & Ellis 1000 SW Broadway Portland, OR 97201	-					
Sheet no. <u>3</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)		<u>7,900.00</u>	

In re Jay M. HorensteinCase No. 05-31467-tmb7

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM				
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D		
Account No.	-	Corporate debt - personal guarantor					12,000.00
J. Katherine Putnam 5623 SE 39th Ave. Portland, OR 97202							
Account No.	-	Corporate debt - personal guarantor					0.00
Joseph, Mann & Creed 20600 Chagrin Blvd #550 Beachwood, OH 44122							
Account No.	-	Judgment for Ridgeview Condo Owners Assoc.					400.00
Karna R. Gustafson Landye Bennett Blumstein LLP 1300 SW Fifth Ave. #3500 Portland, OR 97201							
Account No.	-	Corporate debt - personal guarantor					
Key Bank P.O. Box 5278 Boise, ID 83705-0278							6,324.00
Account No.	-	Corporate debt					
Law Offices of Frank Ball 7880 E Berry Pl. Englewood, CO 80111							1,500.00
Sheet no. <u>4</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)				20,224.00

In re Jay M. HorensteinCase No. 05-31467-tmb7

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C T O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
				C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D
Account No.			Corporate debt			
LLM Publications 8201 SE 17th Ave. Portland, OR 97202	-					500.00
Account No.			Corporate debt - personal guarantor			
MCI 3470 Rider Trail South Earth City, MO 63045	-					100.00
Account No.			Medical bill			
Metro West Ambulance P.O. Box 1635 Hillsboro, OR 97123	-					1,600.00
Account No.			Credit card purchases			
Nordstrom P.O. Box 79134 Phoenix, AZ 85073-2096	-					1,600.00
Account No.			Medical bill			
Northlake Physical Therapy 17 S State St. #110 Lake Oswego, OR 97034	-					340.00
Sheet no. <u>5</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			4,140.00

In re **Jay M. Horenstein**Case No. **05-31467-tmb7**

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOUR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM				
			CONTINGENT	UNLIQUIDATED	DISPUTED	DATE	
Account No.		Medical bill					
NW Spine Management 2850 SW Cedar Hills PMB 64 Beaverton, OR 97005	-						70.00
Account No.		Corporate debt - personal guarantor					
Parsons, Farnell & Gren 805 SW Broadway #1560 Fox Tower Portland, OR 97205	-						11,854.00
Account No.		Corporate debt - personal guarantor					
Phoenix Management Solutions 10000 N 31st Ave. #C-301 Phoenix, AZ 85051	-						976.00
Account No.		Deficiency claim					
Portland Teachers Credit Union P.O. Box 3750 Portland, OR 97208-3750	-						18,000.00
Account No.							
Portland Teachers Credit Union P.O. Box 3750 Portland, OR 97208-3750	-						31,000.00
Sheet no. <u>6</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)				61,900.00

In re Jay M. HorensteinCase No. 05-31467-tmb7

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
Account No.	-	Corporate debt - personal guarantor			510.00
Powell Minute Man Press 3838 SE Powell Blvd Portland, OR 97202		Medical bill			3,000.00
Account No.	-	Medical bill			3,000.00
Providence Health Systems PO Box 3395 Portland, OR 97208		Credit card purchases			767.00
Account No.	-	Precautionary			0.00
Providian Financial P.O. Box 99607 Arlington, TX 76096					
Account No.	-				
Sierra Pacific Mortgage 50 Iron Point Circle #200 Folsom, CA 95630					
Sheet no. <u>7</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)			7,277.00

In re **Jay M. Horenstein**Case No. **05-31467-tmb7**

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W B J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM				
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D		
Account No.		Corporate debt					1,000.00
The Blue Book P.O. Box 500 Jefferson Valley, NY 10535-0500	-						
Account No.		Corporate debt - personal guarantor					229.00
The Oregonian 1320 SW Broadway Portland, OR 97201-3499	-						
Account No.		Garbage bill					124.00
Walker Garbage P.O. Box 10244 Portland, OR 97296	-						
Account No.		Loan					15,000.00
Washington Federal Savings 300 Ellsworth St. SW P.O. Box 1179 Albany, OR 97321	-						
Account No.		Credit line					8,500.00
Washington Mutual LOC P.O. Box 23391 Oakland, CA 94623-0391	-						

Sheet no. 8 of 9 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal
(Total of this page) **24,853.00**

In re **Jay M. Horenstein**Case No. **05-31467-tmb7**

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTIN GENT	UNLI QUIDAT ED	DISPUTED	AMOUNT OF CLAIM
				T	E	D	
Account No.			Corporate debt - personal guarantor				
Weltman Weinberg & Reis Co 175 S 3rd St. #900 Columbus, OH 43215	-						0.00
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							

Sheet no. 9 of 9 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal
(Total of this page)0.00Total
(Report on Summary of Schedules)154,240.00

In re **Jay M. Horenstein**Case No. **05-31467-tmb7**

Debtor

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

Fairway Center Associates

**Office Building Lease: Sub-leased to Pacific
Northwest Employee Relations Association, Inc.**

**GE Capital
PO Box 3083
Cedar Rapids, IA 52406**

Business Equipment Lease - Copier

0 continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re **Jay M. Horenstein**Case No. 05-31467-tmb7

Debtor**SCHEDULE H. CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTORNAME AND ADDRESS OF CREDITOR

In re **Jay M. Horenstein**Case No. **05-31467-tmb7**

Debtor

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>1,250.00</u>
Are real estate taxes included? Yes <u> </u> No <u>X</u>	
Is property insurance included? Yes <u> </u> No <u>X</u>	
Utilities: Electricity and heating fuel	\$ <u>120.00</u>
Water and sewer	\$ <u>30.00</u>
Telephone	\$ <u>65.00</u>
Other <u>Cable \$52: Garbage \$20</u>	\$ <u>72.00</u>
Home maintenance (repairs and upkeep)	\$ <u>0.00</u>
Food	\$ <u>300.00</u>
Clothing	\$ <u>25.00</u>
Laundry and dry cleaning	\$ <u>25.00</u>
Medical and dental expenses	\$ <u>340.00</u>
Transportation (not including car payments)	\$ <u>200.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>0.00</u>
Charitable contributions	\$ <u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ <u>30.00</u>
Life	\$ <u>0.00</u>
Health	\$ <u>268.00</u>
Auto	\$ <u>180.00</u>
Other	\$ <u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) <u>IRS/ODR proposed payments</u>	\$ <u>200.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)	
Auto	\$ <u>228.00</u>
Other	\$ <u>0.00</u>
Other	\$ <u>0.00</u>
Other	\$ <u>0.00</u>
Alimony, maintenance, and support paid to others	\$ <u>0.00</u>
Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0.00</u>
Other <u>Misc Personal and Pet Expense</u>	\$ <u>150.00</u>
Other	\$ <u>0.00</u>
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ <u>3,483.00</u>

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$ <u>N/A</u>
B. Total projected monthly expenses	\$ <u>N/A</u>
C. Excess income (A minus B)	\$ <u>N/A</u>
D. Total amount to be paid into plan each	\$ <u>N/A</u>

(interval)

United States Bankruptcy Court
District of Oregon

In re Jay M. Horenstein

Debtor(s)

Case No. 05-31467-tmb7
Chapter 7

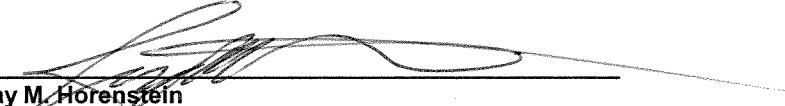
DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24 sheets [*total shown on summary page plus 1*], and that they are true and correct to the best of my knowledge, information, and belief.

Date 3/2/05

Signature


Jay M. Horenstein
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

MAR - 4 2005

United States Bankruptcy Court
District of OregonLODGED _____ REC'D *CB*
PAID _____ DOCKETED _____In re Jay M. Horenstein

Debtor(s)

Case No. 05-31467-tmb7
Chapter 7**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$9,800.00	2005 - approximately
\$30,000.00	2004 - approximately
\$63,057.00	2003

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$0.00	2005
\$49,000.00	2004 Smith Barney; 401k
\$0.00	2003

3. Payments to creditors

None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
---------------------------------	----------------------	-------------	-----------------------

None b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	-----------------	-------------	-----------------------

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Parsons Farnell & Grein, LLP v. Jay Horenstein; WCL Financial Group, Inc.; Westlake Holding, Inc Case No. 0407-06781	Breach of Contract	Multnomah County Circuit Court	Judgment Plaintiff
USA Tax Law Center, Inc. dba US Fax Law Center, Inc. v. WCL Financial	Violation of Telephone Consumer Protection Act & Colorado Consumer Protection Act		
J. Katherine Putnam v. Westlake	Wage & Hour Dispute	Mult Cty Cir Ct	Judgment Plaintiff

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
Community Management	8/04	\$5100 taken from personal checking account

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	--	--------------------------------------

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)	

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
-------------------------------	---	---------------	-----------------------------------

7. Gifts

None

b. List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------	--------------	-------------------------------

8. Losses

None

c. List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
Approximately \$4500	Gambling	4/04
Furniture, Household Goods, Wall Hangings, Misc Items valued at approximately \$1000	taken by former girlfriend at separation without debtor's consent.	12/04

9. Payments related to debt counseling or bankruptcy

None

d. List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
M.Caroline Cantrell & Assoc. 525 NE Oregon, Suite 320 Portland, OR 97232		5,100.00

10. Other transfers

None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Andrew Bauer		Sold 2 computers, office equipment for \$1000.
Friend	2/05	Sold personal and household items at garage sale, received \$600.
Watchworks		Bought and sold watches (back to back orders) for \$14,800; sold personal watch collection to Watchworks valued at approximately for \$5,500.
Parents	2/05	Sold refrigerator for \$300

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Bank of the West	Personal and business checking accounts.	Transferred \$6,000 from business account (WCL) to Bank of America. 8/04 approx.

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
Bank of the West	Debtor only	\$5,000 - seized upon deposit by Community Management - box now empty.	7/04 approx

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	-----------------------------------	----------------------

15. Prior address of debtor

None If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 10019 NW Skyline Heights Drive Portland, OR 97229	NAME USED Same	DATES OF OCCUPANCY 12/15/03 - 12/31/04
13780 SW 159th Terrace Tigard, OR 97223	Same	5/03 - 12/03
Barrows Road Tigard, OR	Same	7/02 - 4/03

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

18 . Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
dba Westlake Mortgage, Inc./WestLake Holdings			Commercial & Residential Lending	3/03 - 4/04
WCL Financial Group			Commercial & Business Lending	10/03 - 1/05
Pankration Properties, LLC			Partnership - real estate investment (1 single family home)	7/03 to present

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Wheeler CPA, LLC 3800 SW Cedar Hills Blvd, Suite 200 Beaverton, OR 97005	

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
------	---------

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS	DATE ISSUED
------------------	-------------

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
-------------------	----------------------	---

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
-------------------	---

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
------------------	-------	---

22 . Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
------	---------	--------------------

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
------------------	-------	---------------------

23 . Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	-----------------------------------	--

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER
----------------------------	--------------------------------

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER
----------------------	--------------------------------

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 3/2/05

Signature



Jay M. Horenstein
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

**United States Bankruptcy Court
District of Oregon**

In re Jay M. Horenstein

Debtor(s)

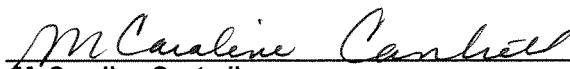
Case No. 05-31467-tmb7
Chapter 7

CERTIFICATION PURSUANT TO LBR 1001-1.G

I certify that the foregoing documents have been prepared by a computer and conform to versions of the Official Bankruptcy Forms available and applicable at this time.

The software utilized is Best Case Bankruptcy, developed by Best Case Solutions, Inc., which is a computer software format authorized by the Clerk of the Court.

Dated: 3/4/05


M. Caroline Cantrell
M. Caroline Cantrell & Assoc. PC
525 NE Oregon St., Ste 320
Portland, OR 97232
503-236-9211

1
2 CLERK, U.S. BANKRUPTCY COURT
3 DISTRICT OF OREGON
4

MAR - 4 2005

LODGED _____ REC'D CB
PAID _____ DOCKETED _____
5
6
7
8
9

10 CERTIFICATE OF SERVICE
11
12

I hereby certify that I served the foregoing Summary
of Schedules with all schedules required, Statement of Financial
Affairs, Individual Debtor's Statement of Intent, and Attorney's
Disclosure Statement by depositing in the United States mail, at
Portland Oregon, a full, true, and correct copy thereof,
contained in a sealed envelope, by first class mail, with
postage prepaid, addressed to the following:

19 Thomas M. Renn
20 Trustee in Bankruptcy
21 P.O. Box 91399
22 Portland OR 97291-0399
23
24

United States Trustee
620 SW Main St., Room 223
Portland, OR 97205

DATED: March 4, 2005

M. Caroline Cantrell
25 M. Caroline Cantrell, OSB #91031
26 Of Attorney for Debtor

CERTIFICATE OF SERVICE -

Page 1 of 1

M. Caroline Cantrell & Assoc. PC
Attorneys At Law
525 NE Oregon, Suite 320
Portland OR 97232